

**2023 -  
2024**

# **McComb School District**

## **Benefits Guide**



McComb School District offers a comprehensive and valuable benefits program to all eligible employees. Our benefits package is designed to provide security and assistance during a time of need. Please become familiar with the various options and select the best coverage for the upcoming plan year.

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## NEED HELP? START HERE:

### Campus Benefits Service Hub

Phone: 866.433.7661 opt 5

Email: [Mybenefits@CampusBenefits.com](mailto:Mybenefits@CampusBenefits.com)

## Eligibility

- All full-time employees designated by the Board working 20 or more hours a week
- General plan eligibility is listed on the top of each page. Specific employee and dependent eligibility rules are governed by each plan's policy document/certificate, which is available on your employee benefits website, or by contacting Campus Benefits.

## Enrollment

Campus Benefits Open Enrollment: February - March

- New Hire: Benefits enrollment must take place within 30 days of hire date
- Plan Year: April 1, 2023 - March 31, 2024

## When Do Benefits Begin

- The effective date of coverage for benefits depends on your hire date. Typically, benefits will begin on the date of hire. For all benefits, you must be actively at work on the effective date of coverage.

## Changes

- Employee benefit elections are allowed as a new hire and during the annual open enrollment period.
- The selected benefits will remain in effect throughout the plan year.
- A qualifying life event allows eligible changes to benefit elections throughout the plan year.
- For Campus Benefits all qualifying life events must be submitted within 30 days of the event date.
- For BCBS Medical Plans all qualifying life events must be submitted within 60 days.



# SERVICE HUB/ SUPPORT CENTER

Campus Benefits is your dedicated advocate for your dental, vision, MedCareComplete and MetLife Legal plans.

## When to contact the Campus Benefits Service Hub?

- Portability/Conversion
- Benefits Education
- Qualified Life Event Changes
- Claims
- Card Requests
- Benefit Questions
- COBRA Information

## Need Help with a Claim ?

1. Contact Campus Benefits via Phone or Email
2. Work with Campus Benefits' claims specialist to complete the necessary paperwork
3. Submit the Necessary Paperwork to Campus Benefits

The Campus Benefits team understands claims processes and leverages the necessary carrier relationships to expedite the paperwork efficiently and ensures claims are not delayed due to improper paperwork completion.

## Frequently Asked Questions (FAQs):

### **Q: When must a qualifying life event change be made?**

**A:** For the included voluntary benefits, please notify Campus Benefits within 30 days of the life event date.

### **Q: Am I required to contact Campus Benefits to file a claim?**

**A:** No. However, in our experience the number one reason for claim denial or delay is due to incomplete or inaccurate paperwork. By working with Campus Benefits' claim specialist, we can advocate on your behalf.

### **Q: How can I access my dental card or vision card quickly?**

**A:** After April 1, 2023 your group dental and vision plan information is available at: <https://www.mccombbenefits.com/>



**Phone:** 866.433.7661, Opt 5  
**Email:** [mybenefits@campusbenefits.com](mailto:mybenefits@campusbenefits.com)  
**Website:** <https://www.mccombbenefits.com/>

# NEW BENEFITS PORTAL!



## What can you find on the Benefits Portal?

- Plan Highlight Sheets
- Policy Documents and Certificates
- Claim Forms
- Links to Carrier Websites

## What can the Service Hub assist you with?

- Claims
- Card Requests
- Benefit Questions
- Qualified Life Events

**Campus Benefits is your dedicated contact for your dental, vision, MedCareComplete and MetLife Legal plans.**

# CAMPUS BENEFITS ENROLLMENT INSTRUCTIONS

Company Identifier: MSD2023

Website: <https://www.mcombbenefits.com/>



**1** Visit <https://www.mcombbenefits.com/>

**2** Select “Campus Connect” to log in

**3** Existing User Login

1. Enter your username
2. Enter your password
3. Click “LOGIN”
4. Click on the “Start Benefits” button and begin the enrollment process

## Frequently Asked Questions

### What is my username?

- Work email address OR
- Email address you provided to HR when hired OR
- Email address you used to previously change your username

### What is my password?

To create or reset a forgotten password follow the steps on the login page using tips below.

- Password must be at least 6 characters
- It must contain a symbol and a number
- Using uppercase, numbers and symbols greatly improves security

## New User Registration

1. On Login page click on “Register as a new user” and enter information below
  - First Name
  - Last Name
  - Company Identifier:
  - PIN: Last 4 Digits of SSN
  - Birthdate
2. Click “Next”
3. Username: Work email address or one you have provided to HR when you were hired
4. Password: Must be at least 6 characters and contain a symbol and a number
5. Click on “Register”
6. On the next page, it will show your selected Username. Click on “Login”
7. Enter Username and Password
8. Click “Start Benefits” to begin the enrollment

### Need Help? Start Here:

[mybenefits@campusbenefits.com](mailto:mybenefits@campusbenefits.com)  
866.433.7661 opt 5

## Login Information

Username: \_\_\_\_\_

Password: \_\_\_\_\_

**What is Dental Insurance?** A health and wellness plan designed to pay a portion of dental costs associated with preventive, basic, some major dental care, as well as orthodontia.

**Eligibility:** All full-time employees as designated by the Board of Education (page 2), spouse and dependent children up to age 26

- **Coverage through MetLife**
- Provider directory: [www.metlife.com/dental](http://www.metlife.com/dental) (**Network: PDP Plus**)
- Orthodontia available for adults and children up to age 26 (subject to lifetime max)
- Claims must be submitted within 90 days of date of service
- Exams and cleanings are allowed 2 times each calendar year and do not have to be separated by 6 months
- **You can go to any provider on both plans but will receive a higher benefit for going to an In-Network provider**
- *The chart below is a sample of covered services. Please see the Plan Certificate on your Employee Benefits website for a detailed listing of services in their entirety (available after 4/1/2023)*

Coinsurance	High Plan	Low Plan
Preventive	100%	100%
Basic	80%	80%
Major	50%	N/A
Orthodontics	50%	N/A
Calendar Year Maximum	\$2,250	\$1,000
Orthodontia Maximum (Lifetime)	\$2,500	N/A
Deductible	\$50 Individual/\$150 Family (Waived for Preventive)	
Allowance	90th UCR	
Waiting Period	None	

Services
<b>Preventive</b>
Exams (2 times in calendar year)
Cleanings (2 times in 1 calendar year)
Full Mouth X-Rays (1 time in 5 calendar years)
Bitewing X-Rays (1 time in 12 months)
Periapical X-Rays
<b>Basic</b>
Amalgam Fillings (1 replacement per surface in 24 months)
Oral Surgery: Simple Extractions
Resin Composite Fillings
General Services; Emergency Palliative Treatment
<b>Major (High Plan Only)</b>
Root Canals ( 1 per tooth lifetime)
Periodontal Maintenance (2 perio treatments in 1 calendar yr)
Crown Buildups; Fixed Bridge; Dentures (1 in 84 months)
Immediate Temporary Dentures/ Complete Partial (1 replacement in 12 months)
Implant Services & Repairs (1 per tooth position in 84 months)

12 Month Rates	High Plan	Low Plan	9 Month Rates	High Plan	Low Plan
Employee	\$31.49	\$18.67	Employee	\$41.99	\$24.89
Employee + 1	\$60.49	\$36.30	Employee + 1	\$80.65	\$48.40
Family	\$108.66	\$65.04	Family	\$144.88	\$86.72

# VISION



**What is Vision Insurance?** A health and wellness plan designed to reduce your costs for routine preventive eye care including eye exams and prescription eyewear (eyeglasses and contact lenses).

**Eligibility:** All full-time employees as designated by the Board of Education (page 2), spouse and dependent children up to age 26

- **Coverage through MetLife** - Provider directory: [www.metlife.com/vision](http://www.metlife.com/vision) (**Network: Superior Vision**)
- *The chart below is a sample of covered in-network services. Please see the Plan Certificate on your Employee Benefits website for a detailed listing of services, as well as out-of-network allowances in their entirety (available after 4/1/2023)*

Vision Benefits Summary (In-Network)	High Plan	Low Plan
Exam	\$10 Copay	
Contact Lens Fit and Follow-Up	\$10 Copay (Standard)	
Retinal Imaging	Up to \$39 Copay	
Lasik or PRK	40 - 50% Savings off the national average price of traditional LASIK	
Frames (The balance allowance is not available at Walmart, Sam's or Costco)	\$10 Copay (Included in Lens Copay) \$175 Allowance + 20% off Balance	\$10 Copay (Included in Lens Copay) \$130 Allowance + 20% off Balance
<b>Lenses and Lens Options</b>		
Single/Lined Bifocal & Trifocal/Lenticular	\$10 Copay	
Standard Progressive Lens	Up to \$55 Copay	
UV Coating	Up to \$12 Copay	
Standard Polycarbonate	Up to \$40 Copay (Adults); Cover in full for Children up to age 18)	
Tint (Solid & Gradient)	Up to a \$15 to \$18 Copay	
Standard Scratch Resistant	Up to \$15 - \$30 Copay	
Standard Anti-Reflective Coating	Up to \$50 - \$120 Copay	
<b>Contact Lenses</b>		
Elective Contacts	\$175 Allowance	\$130 Allowance
Medically Necessary Contacts	Covered in Full	
<b>Frequencies</b>		
Exams/Lenses or Contact Lenses/Frames	Every 12 Months (Date of Service)	
2nd Pair Benefit	Each covered person can get one of the options below: <ul style="list-style-type: none"> <li>• 2 pairs of prescription eyeglasses</li> <li>• 1 pair of prescription eyeglasses and an allowance toward contacts</li> <li>• Double the contact lens allowance</li> </ul>	N/A

12 Month Rates	High Plan	Low Plan
Employee	\$10.44	\$7.94
Employee + Spouse	\$21.34	\$16.23
Employee + Child(ren)	\$18.82	\$14.31
Family	\$29.25	\$22.25

9 Month Rates	High Plan	Low Plan
Employee	\$13.92	\$10.59
Employee + Spouse	\$28.45	\$21.64
Employee + Child(ren)	\$25.09	\$19.08
Family	\$39.00	\$29.67

**Disclaimer:** The Benefits Guide is provided for illustrative purposes only. Actual benefits, eligibility, services, premiums, claims processes and all other features and plan designs for coverage offered are governed exclusively by the provider contract and associated Summary Plan Description (SPD).

# DENTAL/VISION PLAN RESOURCES



## DENTAL PLAN

### Understanding Your Dental Benefits Plan

You can utilize an in or out of network dentist.

- If you receive in-network services, you will be responsible for any applicable deductibles, cost sharing, negotiated charges\* after benefit maximums are met, and costs for non-covered services.
- If you receive out-of-network services, you will be responsible for any applicable deductibles, cost sharing, charges in excess of the benefit maximum, charges in excess of the negotiated fee schedule amount or R&C Fee\*\*, and charges for non-covered services.

\*Plan benefits for in-network covered services are based on a percentage of the Negotiated fee - the Fee that participating dentists have agreed to accept as payment in full for covered services, subject to any deductibles, copayments, cost sharing and benefit maximums. Negotiated fees are subject to change.

\*\*Plan benefits for out-of-network services are based on a percentage of the Reasonable and Customary (R&C) charge. If you choose a dentist who does not participate in the network, your out-of-pocket expenses may be greater.

**After your plan year begins (4/1/2023), you can take advantage of the online capabilities of MetLife MyBenefits.**

- Check the status of claims
- Locate participating dental / vision providers
- Access MetLife's Oral Health History
- Elect to view your Explanation of Benefits

## VISION PLAN

**SuperiorVision**  
A MetLife Company

### DID YOU KNOW?

**Network: Superior Vision**

Your vision plan allows you to visit any licensed vision specialist and receive coverage.

**Just remember your benefits go further when you go in-network.**

- You can price shop your lens & frame providers. Take your prescription from your out of network provider to an in-network provider to receive the most benefit from your vision plan.
- Visit [www.metlife.com/vision](http://www.metlife.com/vision) for a listing of in-network providers.
- You can access additional plan information on your benefits website: <https://www.mccombenefits.com/>
- Track your claims and plan usage by registering for a MetLife My Benefit Account.



# MEDCARECOMPLETE



## THE SMART WAY TO REDUCE YOUR HEALTHCARE COSTS

**What is MedCareComplete?** Provides a bundle of services constructed to save you time and money while simplifying your life.

**Eligibility:** All full-time employees as designated by the Board of Education (page 2), spouse & unmarried children up to age 26

- This is a supplemental benefit and does not replace health insurance
  - Register @ MCC: [medcarecomplete.com/members](https://medcarecomplete.com/members) to access the full range of benefits
  - Register @ 1800MD: [1800md.com](https://1800md.com) or 800.388.8785 to access telemedicine benefits
- Information needed to register - Group Name, Group #, Member ID (all located on MCC Card)

### Included with the MedCareComplete Membership:



Medical Bill Negotiator



Restoration Expert



Medication Management



Identity Loss Expense Reimbursement



Telemedicine



Social Media Tracking



Medical & ID Theft Monitoring



Sex Offender Alerts

## 1. Medication Management

This service takes the guesswork out of medication management by sorting, labeling, and organizing medications for you. For added convenience, the service provides medication delivery to your home or healthcare provider's office at no additional cost. Specially trained clinical pharmacists are on staff to ensure that medications are reviewed for potential drug interactions, are clearly understood by patients, and are as effective as possible.

## 2. Telemedicine

Get 24/7/365 on-demand telephone access to Board-certified physicians for diagnosis, and prescriptions for common and acute illnesses. **There are no copays and no limit to how many times you can utilize this feature.**

**Acute Illnesses include but are not limited to the following:**

- |            |                      |                          |                   |
|------------|----------------------|--------------------------|-------------------|
| Asthma     | Rashes               | Urinary Tract Infections | Joint Aches       |
| Fever      | Bacterial Infections | Infections               | Pink Eye          |
| Headache   | Diarrhea             | Bronchitis               | Sore Throat       |
| Infections | Heartburn            | Ear Infection            | Cold & Flu        |
| Migraines  | Sinus Conditions     | Gout                     | Nausea & Vomiting |

Individual 12 Month Rate	Family 12 Month Rate
\$10.50	\$12.50
Individual 9 Month Rate	Family 9 Month Rate
\$14.00	\$16.67
NO COPAY	

## 3. Medical & ID Theft Protection

Service monitors the internet for instances of your personal health and financial information to protect you from becoming a victim of identity theft. The security of your personal health information (PHI) can have a large impact on the medical care you receive.

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# LEGAL PLAN



**What is a Legal Plan?** A plan which provides valuable legal and financial educational resources for a variety of life events and needs.

**Eligibility:** All full-time employees as designated by the Board (page 2), spouse & dependent\* children up to age 26

- **Coverage provided through MetLife**
- **Elder Care extends to parents and in-laws**
- Additional information for non-plan members - [info.legalplans.com](http://info.legalplans.com) or call 800.821.6400
- Under “Not a member?”, enter plan access code “Legal” to learn more about plan providers in your area.
- Plan members, select member login for plan specific information. Additional resources are available on your employee benefits website.
- \*Child marital status impacts benefit eligibility

	Low Plan (0530010)	High Plan (0531010)												
<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• Negotiations with Creditors</li> <li>• Promissory Notes</li> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• Negotiations with Creditors</li> <li>• Promissory Notes</li> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Personal Bankruptcy</li> <li>• LifeStages Identity Management</li> <li>• Tax Audit Representation</li> <li>• Financial Education Workshops</li> </ul>											
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Deeds</li> <li>• Mortgages</li> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Eviction Defense</li> <li>• Security Deposit Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Deeds</li> <li>• Mortgages</li> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Eviction Defense</li> <li>• Security Deposit Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase (Primary or Vacation Home)</li> <li>• Refinancing &amp; Home Equity</li> <li>• Property Tax Assessments</li> <li>• Boundary &amp; Title Disputes</li> <li>• Zoning Applications</li> </ul>											
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Simple and Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> <li>• Codicils</li> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Simple and Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> <li>• Codicils</li> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Revocable &amp; Irrevocable Trusts</li> </ul>											
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Affidavits</li> <li>• Personal Property Issues</li> <li>• Garnishment Defense</li> <li>• Domestic Violence Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Affidavits</li> <li>• Personal Property Issues</li> <li>• Garnishment Defense</li> <li>• Domestic Violence Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court Defense (Including Criminal Matters)</li> <li>• Parental Responsibility Matters</li> <li>• Review of Immigration Documents</li> <li>• Prenuptial Agreement</li> <li>• Adoption</li> </ul>											
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Disputes over Consumer Goods &amp; Services</li> <li>• Administrative Hearings</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes over Consumer Goods &amp; Services</li> <li>• Administrative Hearings</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Civil Litigation Defense &amp; Mediation</li> <li>• Small Claims Assistance</li> <li>• Pet Liabilities</li> </ul>											
<b>Elder Care Issues</b>	Consultation & Document review for issues related to your (or spouses) parents: <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Medicaid</li> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Promissory Notes</li> <li>• Deeds</li> <li>• Wills</li> <li>• Power of Attorney</li> </ul>	Consultation & Document review for issues related to your (or spouses) parents: <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Medicaid</li> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Promissory Notes</li> <li>• Deeds</li> <li>• Wills</li> <li>• Power of Attorney</li> </ul>	<table border="1"> <thead> <tr> <th colspan="2">Rates (Includes spouse and children)</th> </tr> <tr> <th>12 Month Low Plan</th> <th>12 Month High Plan</th> </tr> </thead> <tbody> <tr> <td>\$8.00</td> <td>\$16.50</td> </tr> <tr> <th>9 Month Low Plan</th> <th>9 Month High Plan</th> </tr> <tr> <td>\$10.67</td> <td>\$22.00</td> </tr> </tbody> </table>		Rates (Includes spouse and children)		12 Month Low Plan	12 Month High Plan	\$8.00	\$16.50	9 Month Low Plan	9 Month High Plan	\$10.67	\$22.00
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<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>• Repossession</li> <li>• Defense of Traffic Tickets</li> <li>• Driving Privileges Restoration</li> <li>• License Suspension due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>• Repossession</li> <li>• Defense of Traffic Tickets</li> <li>• Driving Privileges Restoration</li> <li>• License Suspension due to DUI</li> </ul>	NO COPAY											





Visit  
<https://www.mccombbenefits.com/>



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**Phone:** 866.433.7661, Opt 5

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**Benefits website address:** <https://www.mccombbenefits.com/>

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We reserve the right to change, modify, revise, amend or terminate these plan offerings at any time.

Updates, changes and notices are all located at [mccombbenefits.com](https://www.mccombbenefits.com)

These should be reviewed fully prior to electing any benefits.